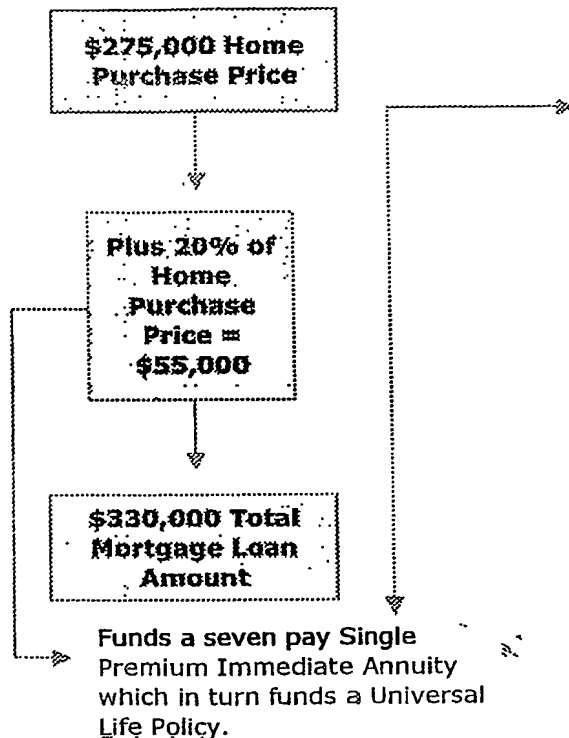


The Mana Loan

Financing: 100%

Term: 30 Year Bi-Weekly Loan

Borrower: 33 Year-Old Non-smoking Male

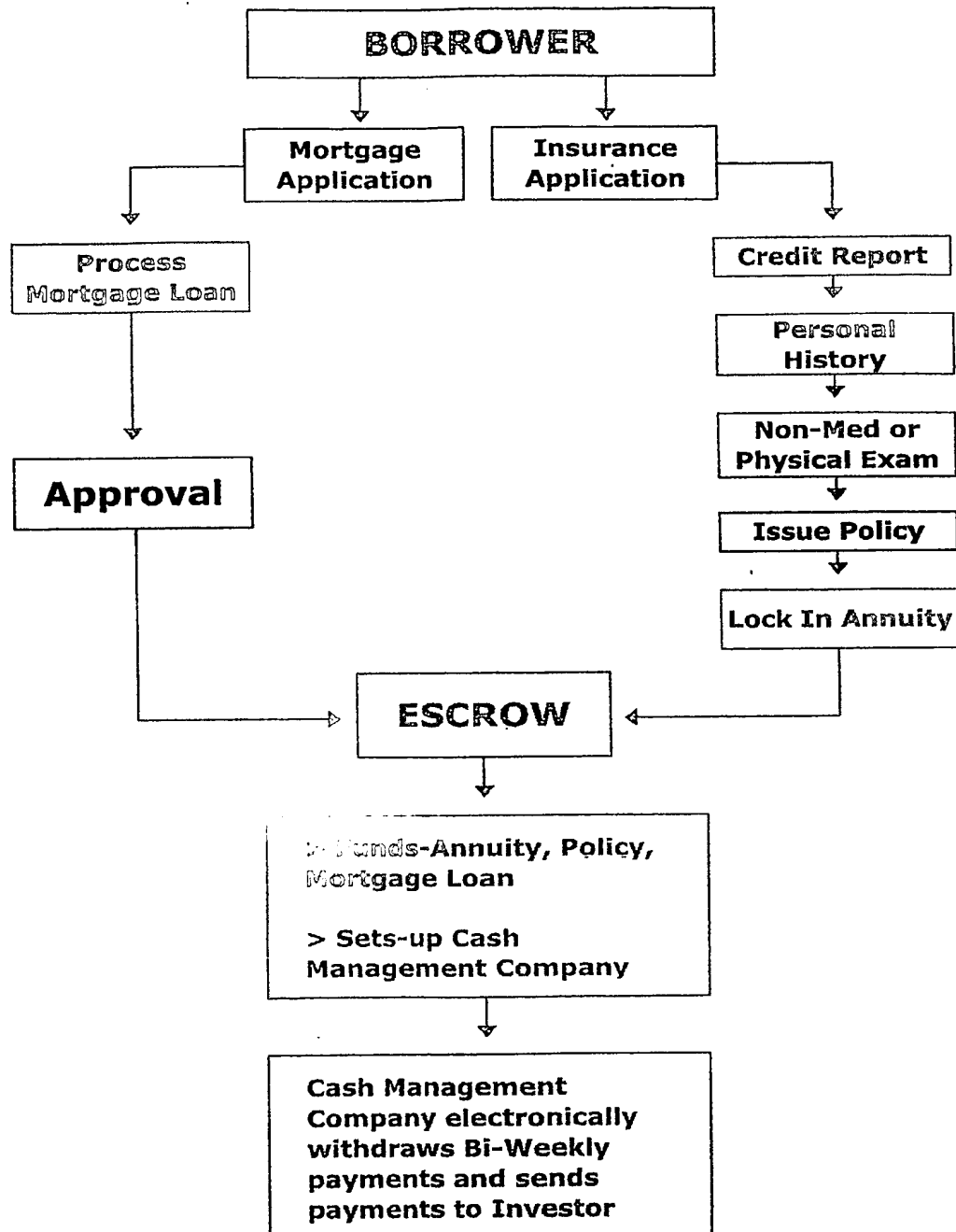


YEARS	ANNUITY	POLICY \$ VALUE
1st	\$7,950	\$5,271
2nd	7,950	12,961
3rd	7,950	20,991
4th	7,950	29,369
5th	7,950	38,109
6th	7,950	47,602
7th	7,950	57,509
8th	Policy Paid	60,029
9th	in Full	62,456

*Non-Guaranteed Policy

Homeowner

- No Money Down
- Owns Home F/C 25th Year
- Approx. \$123,000 cash value in policy
- Death Benefit Equal to Loan Amount.

Schematic Flow Chart

Compare the Mana Loan™ (Patent Pending)

The following illustration compares a Mana Loan with a 95% LTV Standard Loan.
The Standard borrower has purchased a Universal Life policy with a death benefit equal to the death benefit of the Mana Loan of \$330,000

Mana Loan = BI-WEEKLY Payments Standard Loan = MONTHLY Payments
Borrower: 33 Year-Old Male Mana vs 95% Standard Loan

	MANA LOAN 100% Loan	STANDARD LOAN 95% Loan	
Initial Costs	Home Purchase:	\$275,000.00	\$275,000.00
	Down Payment:	\$0.00	\$13,750.00
	Annuity/Policy:	\$55,000.00	\$0.00
	Mortgage Amount:	\$330,000.00	\$261,250.00
Rates	Interest Rate:	6.25% MI Included	5.50% MI Not Included
	Term:	30 Year	30 Year
Payments	Payment Method:	Bi-Weekly	Monthly
	Loan Payments:	\$1,015.93	\$1,483.35
	Insurance Premiums:	In Loan	\$128.56
	MI Payment:	In Interest Rate	\$171.00
	Total Payment/Annuity:	\$2,031.87 Every 28 Days	\$1,782.91 Every 30 Days
What happens at the end of the loans?	What Happens at the End of the Loans?		
	Total Principal Paid:	(\$330,000.00)	(\$261,250.00)
	Total Interest Paid:	(\$312,277.76)	(\$272,755.55)
	Total Principal & Interest Paid:	(\$642,277.76)	(\$534,005.55)
	Down Payment:	\$0.00	(\$13,750.00)
	*Life Insurance Premiums:	In Loan	(\$46,281.60)
	Total MI ¹ :	In Interest Rate	(\$18,981.00)
	Policy Net Surrender Value ² :	\$128,586.00	\$44,277.00

Both Loans have
3/4 pt MI.

Homeowner pays premiums of
\$128.56 a month for the same
death benefit of \$330,000 as the
Mana Loan. It would take a
homeowner 36 years to equal
the premiums that the Mana
Loan pays in 7 years.

Payment difference is \$248.96 or
\$418.28 per month.

The Mana Loan has additional tax
write-off advantages. See
"Financial Position of Banks and
Borrowers."

Notice cash surrender difference of
\$84,309

Mana Loan Performance:

\$55,049.39

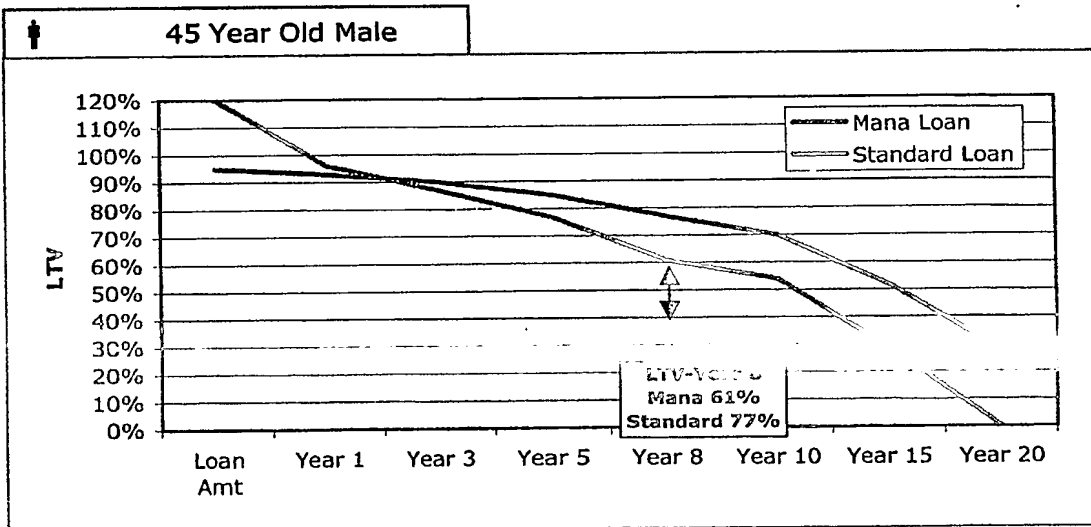
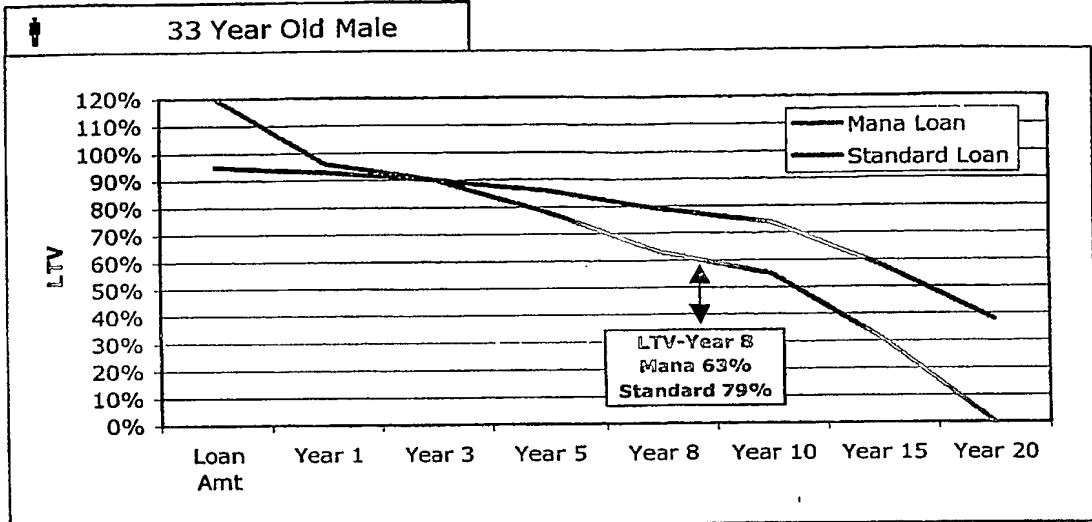
*Additional Tax Advantages Not Included

1 \$2,052 X 9yrs = 80% LTV

2 Non-guaranteed

* These are for illustrative purposes only. In all cases the actual
life and annuity contracts values will prevail. Dividends and
interest are not guaranteed. Values illustrated will vary from
year to year based on the actual credited rates. Rates accrue
to the end of the year that the loan ends.

Loan to Value
Mortgage Principal Balance Less Policy Cash Surrender
Mana vs 95% Standard Loan with Monthly Policy Premiums.

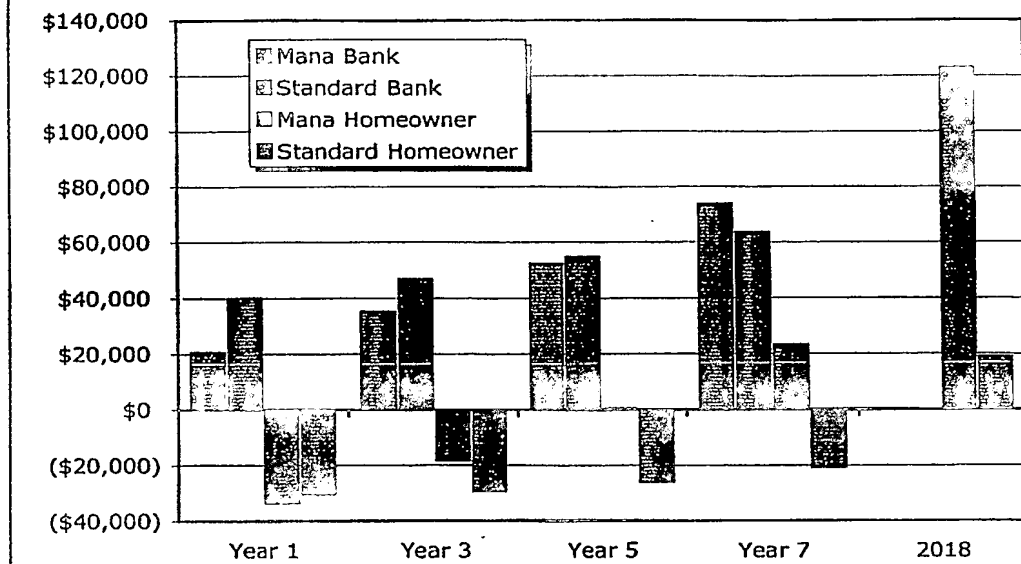


Financial Position of Bank and Borrowers

Mana Loan vs 95% Standard Loan

33 Year-Old Male Non-Smoker

	Mana Bank	Standard Bank	Mana Homeowner	Standard Homeowner
Year 1	\$20,544	\$39,949	(\$33,468)	(\$30,326)
Year 3	\$34,900	\$46,922	(\$18,151)	(\$29,255)
Year 5	\$52,268	\$54,704	\$306	(\$25,948)
Year 7	\$73,748	\$63,388	\$23,021	(\$20,761)
2018			\$122,694	\$18,919



Mana Loans Payment's to be Made for Homeowner from Policy's Cash Surrender Value

33-Year Old Non-Smoking Male

	Annuity Payments	* Payments Allowed	** Approximate Cash Surrender Balance	*** Actual Cash Surrender Value	Annuity Balance
16 SKIPPED PAYMENTS ALLOWED					
Year 2 (4 pymts)	7,950	(8,128)	4,833	12,961	39,750
Year 3 (2 pymts)	7,950	(4,064)	8,799	20,991	31,800
Year 4 (2 pymts)	7,950	(4,064)	13,113	29,369	23,850
Year 5 (2 pymts)	7,950	(4,064)	17,789	38,109	15,900
Year 6 (2 pymts)	7,950	(4,064)	23,218	47,602	7,950
Year 7 (2 pymts)	7,950	(4,064)	29,061	57,509	0
Year 8 (2 pymts)	Paid Out	(4,064)	27,517	60,029	0
Totals:	47,700	(32,512)	27,517	60,029	
If the Mana Homeowner used all 16 pymts in 8 years the Mana Loan SLW would be 3% vs 7.9% w/Standard Homeowner's Plan. Mana Principal Balance less Pallow Cash Surrender Value.					

45- Year Old Male-Non Smoking

	Annuity Payments	* Payments Allowed	** Approximate Cash Surrender Balance	*** Actual Cash Surrender Value	Annuity Balance
16 SKIPPED PAYMENTS ALLOWED					
Year 2 (4 pymts)	9,500	(8,392)	4,878	13,250	47,500
Year 3 (2 pymts)	9,500	(4,196)	10,022	22,610	38,000
Year 4 (2 pymts)	9,500	(4,196)	15,562	32,346	28,500
Year 5 (2 pymts)	9,500	(4,196)	21,486	42,466	19,000
Year 6 (2 pymts)	9,500	(4,196)	28,463	53,639	9,500
Year 7 (2 pymts)	9,500	(4,196)	35,896	65,268	0
Year 8 (2 pymts)	Paid Out	(4,196)	34,447	68,015	0
Totals:	57,000	(33,568)	34,447	68,015	
If the Mana Homeowner used all 16 Pymts in 8 years the Mana Loan SLW would be 7.1% vs 7.7% w/Standard Homeowner's Plan. Mana Principal Balance less Pallow Cash Surrender Value.					

* Unused "Payments Allowed" can be rolled forward to be applied towards subsequent years.

** Approximate surrender value based on projected interest rates.

*** Surrender value with no payments taken out

†These illustrations are for illustrative purposes only. In all cases the actual life and annuity contracts values will prevail. Dividends and interest are not guaranteed. Values illustrated will vary from year to year based on the actual credited rates. Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the Insurer. Actual results may be more or less favorable.

\$275,000 @ 6.25%
Home Mortgage

The Mana Loan™

Bi-Weekly payments made every 14 days.

First

Loan Date Payment Date

02/09/2004 02/23/2004

Loan Details

Interest Rate: **6.25%**
Term (years): **30**
Method Of Payments: **Bi-Weekly**
Number Of Payments: **660**
Monthly Mortgage Inst: **\$1,325.00**
Monthly Policy Payment: **0.00**
Extra Pymt Every 14 Days: **0**

Loan Calculation

Home Price: **\$275,000.00**
Down Payment: **\$0.00**
Annuity % of Home \$: **0.00**
Annuity \$: **\$0.00**
Other Annuity \$: **0.00**
Loan Total: **\$275,000.00**
Total Pymt. 14 Days: **\$1,325.00**
Total Pymt. 28 Days: **\$2,650.00**

Yearly Summary

Payments made every 14 days

Year	Payment Amount	Principal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$22,011.89	\$4,972.18	\$4,972.18	\$17,039.71	\$17,039.71	\$270,027.82
2	\$22,011.89	\$5,631.64	\$10,603.82	\$16,378.54	\$33,418.25	\$264,396.18
3	\$22,011.89	\$6,397.62	\$17,001.44	\$15,705.94	\$49,124.19	\$258,274.56
4	\$22,011.89	\$7,169.02	\$24,170.46	\$15,022.42	\$64,146.61	\$251,727.94
5	\$22,011.89	\$7,945.84	\$32,116.30	\$14,328.27	\$78,474.88	\$244,852.10
6	\$22,011.89	\$8,718.08	\$40,834.38	\$13,613.07	\$92,087.95	\$237,639.03
7	\$22,011.89	\$9,485.74	\$50,320.12	\$12,877.22	\$104,965.17	\$230,053.89
8	\$22,011.89	\$10,248.92	\$60,569.04	\$12,120.37	\$117,085.54	\$222,004.97
9	\$22,011.89	\$11,007.62	\$71,576.66	\$11,342.12	\$128,427.66	\$213,577.35
10	\$22,011.89	\$11,761.84	\$83,338.50	\$10,542.07	\$139,969.73	\$204,815.51
11	\$22,011.89	\$12,511.58	\$95,850.08	\$9,719.82	\$150,689.55	\$195,703.93
12	\$22,011.89	\$13,256.84	\$109,106.92	\$8,875.97	\$160,565.52	\$186,247.09
13	\$22,011.89	\$14,007.62	\$123,114.54	\$8,009.92	\$170,575.44	\$176,439.47
14	\$22,011.89	\$14,763.92	\$137,878.46	\$7,121.27	\$180,696.71	\$166,275.55
15	\$22,011.89	\$15,525.74	\$153,404.20	\$6,209.52	\$190,906.23	\$155,749.81
16	\$22,011.89	\$16,293.08	\$169,697.28	\$5,274.27	\$196,180.50	\$144,956.73
17	\$22,011.89	\$17,065.94	\$186,763.22	\$4,315.02	\$200,495.52	\$133,890.79
18	\$22,011.89	\$17,844.32	\$204,607.54	\$3,332.37	\$203,827.89	\$122,546.47
19	\$22,011.89	\$18,628.22	\$223,235.76	\$2,325.82	\$206,153.71	\$110,918.25
20	\$22,011.89	\$19,417.64	\$242,653.40	\$1,294.87	\$207,448.58	\$99,490.61
21	\$22,011.89	\$20,212.60	\$262,866.00	\$30.00	\$207,478.58	\$87,277.91
22	\$22,011.89	\$21,013.12	\$283,879.12	\$0.00	\$207,478.58	\$74,464.79
23	\$22,011.89	\$21,819.20	\$305,698.32	\$0.00	\$207,478.58	\$61,245.59
24	\$22,011.89	\$22,630.84	\$328,329.16	\$0.00	\$207,478.58	\$47,614.75
25	\$6,946.11	\$6,869.72	\$275,000.00	\$76.38	\$260,231.47	\$0.00

\$55,000 @ 6.25%
Note for Annuity
33 Year -Old Male/Female Non=Smoker

The Mana Loan™

Bi-Weekly payments made every 14 days.

First
 Loan Date Payment Date
 02/09/2004 02/23/2004

Loan Details		Loan Calculation	
Interest Rate:	6.25%	Home Price:	\$55,000.00
Term (years):	30	Down Payment:	\$0.00
Method Of Payments:	Bi-Weekly	Annuity % of Home \$:	
Number Of Payments:	666	Annuity \$:	\$82.58
Monthly Mortgage Ins.:		Other Annuity \$:	
Monthly Policy Payment:		Loan Total:	\$55,000.00
Extra Pymt Every 14 Days:		Total Pymt. 14 Days:	\$82.58
		Total Pymt. 28 Days:	\$165.16

Yearly Summary						
Payments made every 14 days						
Year	Payment Amount	Prncpal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$4,402.38	\$994.44	\$994.44	\$3,407.94	\$3,407.94	\$54,005.56
2	\$4,402.38	\$1,000.00	\$1,994.44	\$3,275.70	\$10,027.53	\$53,005.56
3	\$4,402.38	\$1,005.56	\$2,994.44	\$3,143.46	\$16,171.00	\$52,005.56
4	\$4,402.38	\$1,011.11	\$3,994.44	\$3,009.19	\$22,314.46	\$51,005.56
5	\$4,402.38	\$1,016.67	\$4,994.44	\$2,874.92	\$28,458.92	\$50,005.56
6	\$4,402.38	\$1,022.22	\$5,994.44	\$2,740.65	\$34,603.38	\$49,005.56
7	\$4,402.38	\$1,027.78	\$6,994.44	\$2,606.38	\$40,747.84	\$48,005.56
8	\$4,402.38	\$1,033.33	\$7,994.44	\$2,472.11	\$46,892.30	\$47,005.56
9	\$4,402.38	\$1,038.89	\$8,994.44	\$2,337.84	\$53,036.76	\$46,005.56
10	\$4,402.38	\$1,044.44	\$9,994.44	\$2,203.57	\$59,181.22	\$45,005.56
11	\$4,402.38	\$1,050.00	\$10,994.44	\$2,069.30	\$65,325.68	\$44,005.56
12	\$4,402.38	\$1,055.56	\$11,994.44	\$1,935.03	\$71,470.14	\$43,005.56
13	\$4,402.38	\$1,061.11	\$12,994.44	\$1,800.76	\$77,614.60	\$42,005.56
14	\$4,402.38	\$1,066.67	\$13,994.44	\$1,666.49	\$83,759.06	\$41,005.56
15	\$4,402.38	\$1,072.22	\$14,994.44	\$1,532.22	\$89,903.52	\$40,005.56
16	\$4,402.38	\$1,077.78	\$15,994.44	\$1,397.95	\$96,047.98	\$39,005.56
17	\$4,402.38	\$1,083.33	\$16,994.44	\$1,263.68	\$102,192.44	\$38,005.56
18	\$4,402.38	\$1,088.89	\$17,994.44	\$1,129.41	\$108,336.90	\$37,005.56
19	\$4,402.38	\$1,094.44	\$18,994.44	\$1,000.00	\$114,481.36	\$36,005.56
20	\$4,402.38	\$1,099.99	\$19,994.44	\$865.73	\$120,625.82	\$35,005.56
21	\$4,402.38	\$1,105.56	\$20,994.44	\$731.46	\$126,770.28	\$34,005.56
22	\$4,402.38	\$1,111.11	\$21,994.44	\$597.19	\$132,914.74	\$33,005.56
23	\$4,402.38	\$1,116.67	\$22,994.44	\$462.92	\$139,059.20	\$32,005.56
24	\$4,402.38	\$1,122.22	\$23,994.44	\$328.65	\$145,203.66	\$31,005.56
25	\$1,389.22	\$1,373.94	\$55,000.00	\$15.28	\$52,046.29	\$0.00

\$65,685 @ 6.25%
Note for Annuity
45 Year-Old Male Non-Smoker

The Mana Loan™

Bi-Weekly payments made every 14 days.

First
 Loan Date Payment Date
 02/09/2004 02/23/2004

Loan Details		Loan Calculation	
Interest Rate:	6.25%	Home Price:	\$55,000.00
Term (years):	30	Down Payment:	\$0.00
Method Of Payments:	Bi-Weekly	Annuity % of Home \$:	
Number Of Payments:	360	Annuity \$:	
Monthly Mortgage Ins.:		Other Annuity \$:	
Monthly Policy Payment:		Loan Total:	\$55,000.00
Extra Pymt Every 14 Days:		Total Pymt. 14 Days:	\$169.32
		Total Pymt. 28 Days:	\$338.64

Cash Summary: Payments made every 14 days						
Year	Payment Amount	Principal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$4,402.38	\$994.44	\$994.44	\$3,407.94	\$3,407.94	\$54,005.56
3	\$4,402.38	\$1,276.57	\$3,271.01	\$3,275.70	\$10,027.15	\$43,972.85
5	\$4,402.38	\$1,276.57	\$4,547.58	\$3,125.88	\$16,353.03	\$37,619.72
7	\$4,402.38	\$1,446.25	\$6,000.32	\$2,956.13	\$22,356.33	\$35,263.39
9	\$4,402.38	\$1,615.93	\$7,616.25	\$2,786.38	\$28,142.71	\$32,116.68
11	\$4,402.38	\$1,836.46	\$9,452.71	\$2,515.92	\$33,187.30	\$29,761.14
13	\$4,402.38	\$2,103.33	\$11,556.04	\$2,245.90	\$37,912.69	\$27,648.45
15	\$4,402.38	\$2,383.02	\$13,939.06	\$2,019.35	\$42,095.61	\$25,752.84
17	\$4,402.38	\$2,699.92	\$16,638.98	\$1,702.46	\$45,663.92	\$23,588.92
19	\$4,402.38	\$3,058.95	\$19,697.93	\$1,343.43	\$48,535.90	\$21,152.97
21	\$4,402.38	\$3,465.72	\$23,163.65	\$936.66	\$50,618.95	\$18,533.92
23	\$4,402.38	\$3,926.59	\$27,090.24	\$475.79	\$51,808.15	\$15,725.77
25	\$1,389.22	\$1,373.94	\$55,000.00	\$15.28	\$52,046.29	\$0.00

Standard Loan

Monthly payments made every 30 days.

First

Loan Date Payment Date

02/09/2004 03/16/2004

Loan Details		Loan Calculation	
Interest Rate:	5.50%	Home Price:	\$275,000.00
Term (years):	30	% Down Payment:	5.00%
Method Of Payments:	Monthly	Down Payment:	\$13,750.00
Number Of Payments:	360	Oth. Down Payment:	
Monthly Mortgage Ins.:	\$171.00	Loan Total:	
Monthly Policy Payment:	\$110.21	Loan Payment:	
* MI automatically drops off at 80% LTV		Total Pymt. 30 Days:	\$1,165.56
		Total Pymt. 28 Days:	

Yearly Summary		Payments made every month				
Year	Payment Amount	Principal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$21,174.71	\$3,519.27	\$3,519.27	\$14,280.91	\$14,280.91	\$257,730.73
2	\$21,174.71	\$3,927.50	\$7,446.77	\$13,872.59	\$28,153.50	\$253,803.23
3	\$21,174.71	\$4,341.50	\$11,788.27	\$13,459.09	\$41,612.59	\$249,791.73
4	\$21,174.71	\$4,761.25	\$16,549.52	\$13,040.34	\$54,652.93	\$245,691.78
5	\$21,174.71	\$5,186.75	\$21,736.27	\$12,617.11	\$67,270.04	\$241,505.03
6	\$21,174.71	\$5,617.99	\$27,354.26	\$12,189.87	\$79,459.91	\$237,115.04
7	\$21,174.71	\$4,891.50	\$29,218.50	\$12,908.68	\$95,382.80	\$232,031.50
8	\$21,174.71	\$4,275.25	\$33,493.75	\$13,532.76	\$108,915.56	\$227,115.74
9	\$21,174.71	\$3,669.25	\$37,163.00	\$14,157.01	\$123,072.57	\$222,405.17
10	\$21,174.71	\$3,073.50	\$40,236.50	\$14,781.25	\$137,853.82	\$217,901.67
11	\$21,174.71	\$2,488.00	\$42,724.50	\$15,405.49	\$153,259.31	\$213,616.18
12	\$21,174.71	\$1,912.75	\$44,637.25	\$16,030.74	\$169,290.05	\$209,545.43
13	\$21,174.71	\$1,347.50	\$45,984.75	\$16,656.99	\$185,947.04	\$205,688.44
14	\$21,174.71	\$7,587.44	\$53,572.19	\$17,283.24	\$203,230.28	\$198,105.20
15	\$21,174.71	\$6,015.25	\$60,587.44	\$17,909.49	\$221,139.77	\$190,195.71
16	\$21,174.71	\$4,443.00	\$65,030.44	\$18,535.74	\$239,675.51	\$182,060.00
17	\$21,174.71	\$3,870.75	\$68,901.19	\$19,161.99	\$258,837.50	\$174,198.25
18	\$21,174.71	\$3,298.50	\$72,199.69	\$19,788.24	\$278,625.74	\$166,610.01
19	\$21,174.71	\$2,726.25	\$74,925.94	\$20,414.49	\$299,040.23	\$159,293.76
20	\$21,174.71	\$2,154.00	\$77,079.94	\$21,040.74	\$320,080.97	\$152,253.02
21	\$21,174.71	\$1,581.75	\$78,661.69	\$21,666.99	\$341,747.96	\$145,586.03
22	\$21,174.71	\$1,009.50	\$79,671.19	\$22,293.24	\$364,041.20	\$139,292.79
23	\$21,174.71	\$537.25	\$80,208.44	\$22,919.49	\$387,060.69	\$133,373.30
24	\$21,174.71	\$0	\$80,208.44	\$23,545.74	\$410,606.43	\$127,827.56
25	\$21,174.71	\$0	\$80,208.44	\$24,171.99	\$434,778.42	\$122,655.57
26	\$21,174.71	\$0	\$80,208.44	\$24,798.24	\$459,576.66	\$117,857.33
27	\$21,174.71	\$0	\$80,208.44	\$25,424.49	\$485,001.15	\$113,432.84
28	\$21,174.71	\$0	\$80,208.44	\$26,050.74	\$511,051.89	\$109,382.10
29	\$21,174.71	\$0	\$80,208.44	\$26,676.99	\$537,728.88	\$105,705.11
30	\$21,174.71	\$0	\$80,208.44	\$27,303.24	\$565,032.12	\$102,401.87

\$275,000 @ 6.25%
35 Yr-Old Mortgage
33-Yr Old Male

The Mana Loan™

Bi-Weekly payments made every 14 days.

First

Loan Date Payment Date

02/09/2004 02/23/2004

Loan Calculation	
Interest Rate:	6.25%
Term (years):	35
Method Of Payments:	Bi-Weekly
Number Of Payments:	
Monthly Policy Payment:	
Extra Pymt Every 14 Days:	
Home Price:	\$275,000.00
Down Payment:	\$0.00
Annuity % of Home \$:	
Annuity \$:	
Other Annuity \$:	
Loan Total:	
Total Pymt. 14 Days:	
Total Pymt. 28 Days:	

Summary						
Payments made every 14 days						
Year	Payment Amount	Principal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$20,987.98	\$12,048.65	\$12,048.65	\$8,939.33	\$8,939.33	\$262,951.35
2	\$20,987.98	\$12,048.65	\$24,097.30	\$8,939.33	\$17,878.66	\$250,912.02
3	\$20,987.98	\$12,048.65	\$36,145.95	\$8,939.33	\$26,817.99	\$238,872.69
4	\$20,987.98	\$12,048.65	\$48,194.60	\$8,939.33	\$35,757.32	\$226,833.36
5	\$20,987.98	\$12,048.65	\$60,243.25	\$8,939.33	\$44,696.65	\$214,794.03
6	\$20,987.98	\$12,048.65	\$72,291.90	\$8,939.33	\$53,635.98	\$202,754.70
7	\$20,987.98	\$12,048.65	\$84,340.55	\$8,939.33	\$62,575.31	\$190,715.37
8	\$20,987.98	\$12,048.65	\$96,389.20	\$8,939.33	\$71,514.64	\$178,676.04
9	\$20,987.98	\$12,048.65	\$108,437.85	\$8,939.33	\$80,453.97	\$166,636.71
10	\$20,987.98	\$12,048.65	\$120,486.50	\$8,939.33	\$89,393.30	\$154,597.38
11	\$20,987.98	\$12,048.65	\$132,535.15	\$8,939.33	\$98,332.63	\$142,558.05
12	\$20,987.98	\$12,048.65	\$144,583.80	\$8,939.33	\$107,271.96	\$130,518.72
13	\$20,987.98	\$12,048.65	\$156,632.45	\$8,939.33	\$116,211.29	\$118,479.39
14	\$20,987.98	\$12,048.65	\$168,681.10	\$8,939.33	\$125,150.62	\$106,440.06
15	\$20,987.98	\$12,048.65	\$180,729.75	\$8,939.33	\$134,089.95	\$94,400.73
16	\$20,987.98	\$12,048.65	\$192,778.40	\$8,939.33	\$143,029.28	\$82,361.40
17	\$20,987.98	\$12,048.65	\$204,827.05	\$8,939.33	\$151,968.61	\$70,322.07
18	\$20,987.98	\$12,048.65	\$216,875.70	\$8,939.33	\$160,907.94	\$58,282.74
19	\$20,987.98	\$12,048.65	\$228,924.35	\$8,939.33	\$169,847.27	\$46,243.41
20	\$20,987.98	\$12,048.65	\$240,973.00	\$8,939.33	\$178,786.60	\$34,204.08
21	\$20,987.98	\$12,048.65	\$253,021.65	\$8,939.33	\$187,725.93	\$22,164.75
22	\$20,987.98	\$12,048.65	\$265,070.30	\$8,939.33	\$196,665.26	\$10,125.42
23	\$20,987.98	\$12,048.65	\$277,118.95	\$8,939.33	\$205,604.59	-\$2,013.91
24	\$20,987.98	\$12,048.65	\$289,167.60	\$8,939.33	\$214,543.92	-\$14,074.58
25	\$20,987.98	\$12,048.65	\$301,216.25	\$8,939.33	\$223,483.25	-\$26,135.25
26	\$20,987.98	\$12,048.65	\$313,264.90	\$8,939.33	\$232,422.58	-\$38,195.92
27	\$20,987.98	\$12,048.65	\$325,313.55	\$8,939.33	\$241,361.91	-\$50,256.59
28	\$20,987.98	\$12,048.65	\$337,362.20	\$8,939.33	\$250,301.24	-\$62,317.26
29	\$20,987.98	\$12,048.65	\$349,410.85	\$8,939.33	\$259,240.57	-\$74,377.93
30	\$20,987.98	\$12,048.65	\$361,459.50	\$8,939.33	\$268,179.90	-\$86,438.60
31	\$20,987.98	\$12,048.65	\$373,508.15	\$8,939.33	\$277,119.23	-\$98,499.27
32	\$20,987.98	\$12,048.65	\$385,556.80	\$8,939.33	\$286,058.56	-\$110,559.94
33	\$20,987.98	\$12,048.65	\$397,605.45	\$8,939.33	\$294,997.89	-\$122,620.61
34	\$20,987.98	\$12,048.65	\$409,654.10	\$8,939.33	\$303,937.22	-\$134,681.28
35	\$20,987.98	\$12,048.65	\$421,702.75	\$8,939.33	\$312,876.55	-\$146,741.95
36	\$20,987.98	\$12,048.65	\$433,751.40	\$8,939.33	\$321,815.88	-\$158,802.62
37	\$20,987.98	\$12,048.65	\$445,799.05	\$8,939.33	\$330,755.21	-\$170,863.29
38	\$20,987.98	\$12,048.65	\$457,847.70	\$8,939.33	\$339,694.54	-\$182,923.96
39	\$20,987.98	\$12,048.65	\$469,896.35	\$8,939.33	\$348,633.87	-\$194,984.63
40	\$20,987.98	\$12,048.65	\$481,945.00	\$8,939.33	\$357,573.20	-\$207,045.30
41	\$20,987.98	\$12,048.65	\$493,993.65	\$8,939.33	\$366,512.53	-\$219,105.97
42	\$20,987.98	\$12,048.65	\$506,042.30	\$8,939.33	\$375,451.86	-\$231,166.64
43	\$20,987.98	\$12,048.65	\$518,090.95	\$8,939.33	\$384,391.19	-\$243,227.31
44	\$20,987.98	\$12,048.65	\$530,139.60	\$8,939.33	\$393,330.52	-\$255,287.98
45	\$20,987.98	\$12,048.65	\$542,188.25	\$8,939.33	\$402,269.85	-\$267,348.65
46	\$20,987.98	\$12,048.65	\$554,236.90	\$8,939.33	\$411,209.18	-\$279,409.32
47	\$20,987.98	\$12,048.65	\$566,285.55	\$8,939.33	\$420,148.51	-\$291,469.99
48	\$20,987.98	\$12,048.65	\$578,334.20	\$8,939.33	\$429,087.84	-\$303,530.66
49	\$20,987.98	\$12,048.65	\$590,382.85	\$8,939.33	\$438,027.17	-\$315,591.33
50	\$20,987.98	\$12,048.65	\$602,431.50	\$8,939.33	\$446,966.50	-\$327,652.00
51	\$20,987.98	\$12,048.65	\$614,480.15	\$8,939.33	\$455,905.83	-\$339,712.67
52	\$20,987.98	\$12,048.65	\$626,528.80	\$8,939.33	\$464,845.16	-\$351,773.34
53	\$20,987.98	\$12,048.65	\$638,577.45	\$8,939.33	\$473,784.49	-\$363,834.01
54	\$20,987.98	\$12,048.65	\$650,626.10	\$8,939.33	\$482,723.82	-\$375,894.68
55	\$20,987.98	\$12,048.65	\$662,674.75	\$8,939.33	\$491,663.15	-\$387,955.35
56	\$20,987.98	\$12,048.65	\$674,723.40	\$8,939.33	\$500,602.48	-\$399,016.02
57	\$20,987.98	\$12,048.65	\$686,772.05	\$8,939.33	\$509,541.81	-\$411,076.69
58	\$20,987.98	\$12,048.65	\$698,820.70	\$8,939.33	\$518,481.14	-\$423,137.36
59	\$20,987.98	\$12,048.65	\$710,869.35	\$8,939.33	\$527,420.47	-\$435,198.03
60	\$20,987.98	\$12,048.65	\$722,918.00	\$8,939.33	\$536,359.80	-\$447,258.70
61	\$20,987.98	\$12,048.65	\$734,966.65	\$8,939.33	\$545,299.13	-\$459,319.37
62	\$20,987.98	\$12,048.65	\$747,015.30	\$8,939.33	\$554,238.46	-\$471,379.04
63	\$20,987.98	\$12,048.65	\$759,063.95	\$8,939.33	\$563,177.79	-\$483,439.71
64	\$20,987.98	\$12,048.65	\$771,112.60	\$8,939.33	\$572,117.12	-\$495,499.38
65	\$20,987.98	\$12,048.65	\$783,161.25	\$8,939.33	\$581,056.45	-\$507,559.05
66	\$20,987.98	\$12,048.65	\$795,209.90	\$8,939.33	\$590,000.00	-\$519,619.72
67	\$20,987.98	\$12,048.65	\$807,258.55	\$8,939.33	\$598,940.00	-\$531,680.39
68	\$20,987.98	\$12,048.65	\$819,307.20	\$8,939.33	\$607,880.00	-\$543,741.06
69	\$20,987.98	\$12,048.65	\$831,355.85	\$8,939.33	\$616,820.00	-\$555,801.73
70	\$20,987.98	\$12,048.65	\$843,404.50	\$8,939.33	\$625,760.00	-\$567,862.40
71	\$20,987.98	\$12,048.65	\$855,453.15	\$8,939.33	\$634,700.00	-\$579,923.07
72	\$20,987.98	\$12,048.65	\$867,501.80	\$8,939.33	\$643,640.00	-\$591,983.74
73	\$20,987.98	\$12,048.65	\$879,550.45	\$8,939.33	\$652,580.00	-\$604,044.41
74	\$20,987.98	\$12,048.65	\$891,599.10	\$8,939.33	\$661,520.00	-\$616,105.08
75	\$20,987.98	\$12,048.65	\$903,647.75	\$8,939.33	\$670,460.00	-\$628,165.75
76	\$20,987.98	\$12,048.65	\$915,696.40	\$8,939.33	\$679,400.00	-\$640,226.42
77	\$20,987.98	\$12,048.65	\$927,745.05	\$8,939.33	\$688,340.00	-\$652,287.09
78	\$20,987.98	\$12,048.65	\$939,793.70	\$8,939.33	\$697,280.00	-\$664,347.76
79	\$20,987.98	\$12,048.65	\$951,842.35	\$8,939.33	\$706,220.00	-\$676,408.43
80	\$20,987.98	\$12,048.65	\$963,891.00	\$8,939.33	\$715,160.00	-\$688,469.10
81	\$20,987.98	\$12,048.65	\$975,939.65	\$8,939.33	\$724,100.00	-\$700,529.77
82	\$20,987.98	\$12,048.65	\$987,988.30	\$8,939.33	\$733,040.00	-\$712,590.44
83	\$20,987.98	\$12,048.65	\$999,036.95	\$8,939.33	\$741,980.00	-\$724,651.11
84	\$20,987.98	\$12,048.65	\$1,011,085.60	\$8,939.33	\$750,920.00	-\$736,711.78
85	\$20,987.98	\$12,048.65	\$1,023,134.25	\$8,939.33	\$759,860.00	-\$748,772.45
86	\$20,987.98	\$12,048.65	\$1,035,182.90	\$8,939.33	\$768,800.00	-\$760,833.12
87	\$20,987.98	\$12,048.65	\$1,047,231.55	\$8,939.33	\$777,740.00	-\$772,893.79
88	\$20,987.98	\$12,048.65	\$1,059,280.20	\$8,939.33	\$786,680.00	-\$784,954.46
89	\$20,987.98	\$12,048.65	\$1,071,328.85	\$8,939.33	\$795,620.00	-\$797,015.13
90	\$20,987.98	\$12,048.65	\$1,083,377.50	\$8,939.33	\$804,560.00	-\$809,075.80
91	\$20,987.98	\$12,048.65	\$1,095,426.15	\$8,939.33	\$813,500.00	-\$821,136.47
92	\$20,987.98	\$12,048.65	\$1,107,474.80	\$8,939.33	\$822,440.00	-\$833,197.14
93	\$20,987.98	\$12,048.65	\$1,119,523.45	\$8,939.33	\$831,380.00	-\$845,257.81
94	\$20,987.98	\$12,048.65	\$1,131,572.10	\$8,939.33	\$840,320.00	-\$857,318.48
95	\$20,987.98	\$12,048.65	\$1,143,620.75	\$8,939.33	\$849,260.00	-\$869,379.15
96	\$20,987.98	\$12,048.65	\$1,155,669.40	\$8,939.33	\$858,200.00	-\$881,439.82
97	\$20,987.98	\$12,048.65	\$1,167,718.05	\$8,939.33	\$867,140.00	-\$893,500.49
98	\$20,987.98	\$12,048.65	\$1,179,766.70	\$8,939.33	\$876,080.00	-\$905,561.16
99	\$20,987.98	\$12,048.65	\$1,191,815.35	\$8,939.33	\$885,020.00	-\$917,621.83
100	\$20,987.98	\$12,048.65	\$1,203,864.00	\$8,939.33	\$893,960.00	-\$929,682.50

\$55,000 @ 6.25%
Note for Annuity
33 Year -Old Male/Female Non=Smoker

The Mana Loan™

Bi-Weekly payments made every 14 days.

First
 Loan Date Payment Date
 02/09/2004 02/23/2004

Loan Calculation	
Interest Rate:	6.25%
Term (years):	35
Method Of Payments:	Bi-Weekly
Number Of Payments:	712
Monthly Mortgage Ins.:	21.00
Monthly Policy Payment:	11.00
Extra Pymt Every 14 Days:	
Home Price:	\$55,000.00
Down Payment:	\$0.00
Annuity % of Home \$:	
Annuity \$:	
Other Annuity \$:	
Loan Total:	
Total Pymt. 14 Days:	
Total Pymt. 28 Days:	

Year	Payment Amount	Principal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$4,197.60	\$1,139.30	\$1,139.30	\$3,058.30	\$3,058.30	\$51,841.70
2	\$4,197.60	\$1,139.30	\$2,278.60	\$3,058.30	\$6,116.60	\$48,683.40
3	\$4,197.60	\$1,139.30	\$3,417.90	\$3,058.30	\$9,174.90	\$45,525.10
4	\$4,197.60	\$1,139.30	\$4,557.20	\$3,058.30	\$12,233.20	\$42,366.80
5	\$4,197.60	\$1,139.30	\$5,696.50	\$3,058.30	\$15,291.50	\$39,208.50
6	\$4,197.60	\$1,139.30	\$6,835.80	\$3,058.30	\$18,349.80	\$36,050.20
7	\$4,197.60	\$1,139.30	\$7,975.10	\$3,058.30	\$21,408.10	\$32,891.90
8	\$4,197.60	\$1,139.30	\$9,114.40	\$3,058.30	\$24,466.40	\$29,733.60
9	\$4,197.60	\$1,139.30	\$10,253.70	\$3,058.30	\$27,524.70	\$26,575.30
10	\$4,197.60	\$1,139.30	\$11,393.00	\$3,058.30	\$30,583.00	\$23,417.00
11	\$4,197.60	\$1,139.30	\$12,532.30	\$3,058.30	\$33,641.30	\$20,258.70
12	\$4,197.60	\$1,139.30	\$13,671.60	\$3,058.30	\$36,699.60	\$17,100.40
13	\$4,197.60	\$1,139.30	\$14,810.90	\$3,058.30	\$39,757.90	\$13,942.10
14	\$4,197.60	\$1,139.30	\$15,950.20	\$3,058.30	\$42,816.20	\$10,783.80
15	\$4,197.60	\$1,139.30	\$17,089.50	\$3,058.30	\$45,874.50	\$7,625.50
16	\$4,197.60	\$1,139.30	\$18,228.80	\$3,058.30	\$48,932.80	\$4,467.20
17	\$4,197.60	\$1,139.30	\$19,368.10	\$3,058.30	\$51,991.10	\$1,308.90
18	\$4,197.60	\$1,139.30	\$20,507.40	\$3,058.30	\$55,049.40	\$0.00
19	\$4,197.60	\$2,409.73	\$22,917.13	\$1,788.57	\$56,837.97	\$0.00
20	\$4,197.60	\$2,564.95	\$25,482.08	\$1,633.35	\$58,471.32	\$0.00
21	\$4,197.60	\$2,730.17	\$28,212.25	\$1,467.42	\$59,938.74	\$0.00
22	\$4,197.60	\$2,906.04	\$31,118.29	\$1,291.56	\$61,230.30	\$0.00
23	\$4,197.60	\$3,093.23	\$34,211.52	\$1,104.37	\$62,334.67	\$0.00
24	\$4,197.60	\$3,292.48	\$37,504.00	\$905.12	\$63,239.79	\$0.00
25	\$4,197.60	\$3,504.56	\$41,008.56	\$693.04	\$63,932.83	\$0.00
26	\$4,197.60	\$3,730.89	\$44,739.45	\$462.25	\$64,395.08	\$0.00
27	\$4,197.60	\$3,970.59	\$48,710.04	\$227.01	\$64,622.09	\$0.00
28	\$4,197.60	\$4,224.88	\$52,934.92	\$0.00	\$64,622.09	\$0.00

A Life Insurance Illustration
NaviTrak – Universal Life – Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 33

Male

Benefit Amount
 NaviTrak \$330,000

Preferred Non-Smoker
 State – WA

Initial Death Benefit Includes the Face Amount plus the Accumulated Value.

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%				*Current Values at 4.50%			
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 7,950.00	\$ 6,918	\$ 4,981	\$ 336,918	\$ 7,208	\$ 5,271	\$ 337,208
2	7,950.00	14,092	12,314	344,092	14,740	12,961	344,740
3	7,950.00	21,527	19,907	351,527	22,611	20,991	352,611
4	7,950.00	29,232	27,770	359,232	30,831	29,369	360,831
5	7,950.00	37,208	35,731	367,208	39,334	37,834	368,834
6	7,950.00	45,457	44,000	375,457	48,166	46,602	376,802
7	7,950.00	53,980	52,499	383,980	57,269	55,699	384,999
8	7,950.00	62,777	61,287	392,777	66,674	65,104	393,774
9	7,950.00	71,848	70,287	401,848	76,321	74,751	402,821
10	7,950.00	81,193	79,557	411,193	86,250	84,680	411,850
11	7,950.00	90,812	89,095	420,812	96,411	94,841	421,011
12	7,950.00	100,705	98,999	430,705	106,844	105,274	430,844
13	7,950.00	110,872	109,124	440,872	117,500	115,930	440,930
14	7,950.00	121,313	119,471	451,313	128,419	126,849	451,249
15	7,950.00	132,028	130,040	462,028	139,642	137,972	462,242
16	7,950.00	143,017	140,833	473,017	151,219	149,549	473,219
17	7,950.00	154,280	151,850	484,280	163,091	161,421	484,421

*Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004
 v4.5

This illustration is not complete without all pages.

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A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 33

Male

Benefit Amount
 NaviTrak \$330,000
 No Lapse Guarantee Rider

Preferred Non-smoker
 State - WA

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%

*Current Values at 4.50%

Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 1,542.83	\$ 453	\$ 0	\$330,000	\$ 712	\$ 0	\$330,000
2	1,542.83	906	0	330,000	1,457	0	330,000
3	1,542.83	1,350	0	330,000	2,236	615	330,000
4	1,542.83	1,786	324	330,000	3,045	1,583	330,000
5	1,542.83	2,204	900	330,000	3,883	2,579	330,000
6	1,542.83	2,882	1,401	330,000	5,035	3,982	330,000
7	1,542.83	3,515	2,111	330,000	6,230	5,434	330,000
8	1,542.83	4,103	2,844	330,000	7,467	6,711	330,000
9	1,542.83	4,646	3,612	330,000	8,745	8,029	330,000
10	1,542.83	5,144	4,330	330,000	10,063	9,347	330,000
11	1,542.83	5,601	5,091	330,000	11,423	10,713	330,000
12	1,542.83	6,091	5,784	330,000	12,827	12,127	330,000
13	1,542.83	6,524	6,424	330,000	14,274	13,648	330,000
14	1,542.83	6,904	7,004	330,000	15,763	15,117	330,000
15	1,542.83	7,234	7,514	330,000	17,293	16,612	330,000
16	1,542.83	7,515	8,045	330,000	18,863	18,151	330,000

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. No Lapse Guarantee rider will guarantee the death benefit protection, regardless of cash surrender value, for the lifetime of the insured assuming the Monthly Premium Test is met.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004
 v4.5

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SUBSTITUTE SHEET (RULE 26)

A Life Insurance Illustration
NaviTrak – Universal Life – Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Benefit Amount
 NaviTrak \$330,000

Age 33
 Female
 Preferred Non-Smoker
 State – WA

Initial Death Benefit Includes the Face Amount plus the Accumulated Value.

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%					*Current Values at 4.50%		
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 7,950.00	\$ 6,985	\$ 5,388	\$ 336,985	\$ 7,291	\$ 5,693	\$ 337,291
2	7,950.00	14,226	12,787	344,226	14,904	13,465	344,904
3	7,950.00	21,740	20,459	351,740	22,851	21,571	352,851
4	7,950.00	29,524	28,402	359,524	31,145	30,023	361,146
5	7,950.00	37,581	36,515	367,583	39,795	38,852	369,795
6	7,950.00	46,206	45,430	376,206	49,105	48,342	379,105
7	7,950.00	55,100	54,117	385,100	58,812	58,012	388,812
8	7,950.00	64,264	63,079	394,264	68,817	68,017	397,817
9	7,950.00	73,709	72,389	403,709	79,122	78,322	407,122
10	7,950.00	83,437	81,919	413,437	89,727	88,827	416,727
11	7,950.00	93,450	91,727	423,450	100,632	99,532	426,632
12	7,950.00	103,750	101,827	433,750	111,837	110,637	436,837
13	7,950.00	114,339	112,227	444,339	123,342	121,942	447,342
14	7,950.00	125,219	122,927	455,219	135,147	133,547	458,147
15	7,950.00	136,392	133,827	466,392	147,252	145,352	469,252
16	0.00	69,789	69,789	330,000	87,338	87,338	330,000
17	0.00	71,502	71,502	330,000	91,449	91,449	330,000

*Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
 February 26, 2004 This illustration is not complete without all pages.
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A Life Insurance Illustration
NaviTrak – Universal Life – Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 33

Female

Benefit Amount
 NaviTrak \$330,000

Preferred Non-Smoker
 State – WA

Initial Death Benefit Includes the Face Amount plus the Accumulated Value.

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%					*Current Values at 4.50%		
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 1,322.56	\$ 305	\$ 0	\$ 330,000	\$ 578	\$ 0	\$ 330,000
2	1,322.56	599	0	330,000	1,177	0	330,000
3	1,322.56	888	0	330,000	1,795	515	330,000
4	1,322.56	1,160	38	330,000	2,430	1,308	330,000
5	1,322.56	1,405	46	330,000	3,078	2,114	330,000
6	1,322.56	1,605	1,129	330,000	4,025	3,249	330,000
7	1,322.56	1,767	1,723	330,000	4,996	4,402	330,000
8	1,322.56	1,905	2,240	330,000	5,907	5,117	330,000
9	1,322.56	2,019	2,717	330,000	6,804	6,804	330,000
10	1,322.56	2,113	3,168	330,000	7,616	8,040	330,000
11	1,322.56	2,194	3,591	330,000	8,355	8,040	330,000
12	1,322.56	2,264	3,988	330,000	9,031	8,040	330,000
13	1,322.56	2,324	4,359	330,000	9,644	8,040	330,000
14	1,322.56	2,374	4,704	330,000	10,194	8,040	330,000
15	1,322.56	2,414	5,020	330,000	10,681	8,040	330,000
16	1,322.56	2,444	5,304	330,000	11,114	8,040	330,000
17	1,322.56	2,464	5,554	330,000	11,501	8,040	330,000
18	1,322.56	2,474	5,774	330,000	11,844	8,040	330,000
19	1,322.56	2,474	5,964	330,000	12,144	8,040	330,000
20	1,322.56	2,464	6,124	330,000	12,401	8,040	330,000
21	1,322.56	2,444	6,254	330,000	12,614	8,040	330,000
22	1,322.56	2,414	6,354	330,000	12,784	8,040	330,000
23	1,322.56	2,374	6,424	330,000	12,914	8,040	330,000
24	1,322.56	2,324	6,464	330,000	13,004	8,040	330,000
25	1,322.56	2,264	6,484	330,000	13,054	8,040	330,000
26	1,322.56	2,194	6,484	330,000	13,074	8,040	330,000
27	1,322.56	2,113	6,464	330,000	13,064	8,040	330,000
28	1,322.56	2,019	6,424	330,000	13,024	8,040	330,000
29	1,322.56	1,905	6,354	330,000	12,954	8,040	330,000
30	1,322.56	1,767	6,254	330,000	12,854	8,040	330,000
31	1,322.56	1,605	6,124	330,000	12,724	8,040	330,000
32	1,322.56	1,405	5,964	330,000	12,564	8,040	330,000
33	1,322.56	1,160	5,774	330,000	12,374	8,040	330,000
34	1,322.56	888	5,554	330,000	12,154	8,040	330,000
35	1,322.56	599	5,304	330,000	11,904	8,040	330,000
36	1,322.56	305	5,020	330,000	11,624	8,040	330,000
37	1,322.56	0	4,704	330,000	11,314	8,040	330,000
38	1,322.56	0	4,359	330,000	10,974	8,040	330,000
39	1,322.56	0	3,988	330,000	10,604	8,040	330,000
40	1,322.56	0	3,591	330,000	10,204	8,040	330,000
41	1,322.56	0	3,168	330,000	9,774	8,040	330,000
42	1,322.56	0	2,717	330,000	9,314	8,040	330,000
43	1,322.56	0	2,240	330,000	8,824	8,040	330,000
44	1,322.56	0	1,723	330,000	8,304	8,040	330,000
45	1,322.56	0	1,129	330,000	7,754	8,040	330,000
46	1,322.56	0	0	330,000	7,174	8,040	330,000
47	1,322.56	0	0	330,000	6,564	8,040	330,000
48	1,322.56	0	0	330,000	5,924	8,040	330,000
49	1,322.56	0	0	330,000	5,254	8,040	330,000
50	1,322.56	0	0	330,000	4,554	8,040	330,000

*Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004
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A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 45
MaleBenefit Amount
NaviTrak \$340,000Preferred Non-smoker
State - WA

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%					*Current Values at 4.50%		
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 9,500.00	\$ 7,490	\$ 3,497	\$340,000	\$ 8,235	\$ 4,242	\$340,000
2	9,500.00	15,217	11,652	340,000	16,815	13,250	340,000
3	9,500.00	23,187	20,051	340,000	25,746	22,610	340,000
4	9,500.00	31,412	28,704	340,000	35,054	32,346	340,000
5	9,500.00	39,894	37,614	340,000	44,745	42,466	340,000
6	9,500.00	49,272	47,440	340,000	55,472	53,632	340,000
7	9,500.00	58,947	57,563	340,000	66,651	65,268	340,000
8	0.00	58,947	58,947	340,000	68,950	68,015	340,000
9	0.00	58,947	58,947	340,000	71,381	70,517	340,000
10	0.00	60,416	60,379	340,000	73,696	73,658	340,000
11	0.00	60,416	60,416	340,000	76,121	75,217	340,000
12	0.00	60,416	60,475	340,000	78,651	77,691	340,000
13	0.00	60,143	60,143	340,000	83,416	83,416	340,000
14	0.00	59,527	59,527	340,000	86,860	86,860	340,000
15	0.00	58,577	58,577	340,000	90,415	90,415	340,000
16	0.00	57,240	57,240	340,000	94,055	94,055	340,000
17	0.00	55,464	55,464	340,000	97,776	97,776	340,000
18	0.00	53,136	53,136	340,000	101,581	101,581	340,000

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 45

Female

Preferred Non-smoker

State - WA

Benefit Amount
 NaviTrak \$333,000

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%				*Current Values at 4.50%			
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 8,400.00	\$ 6,762	\$ 3,582	\$333,000	\$ 7,411	\$ 4,230	\$333,000
2	8,400.00	13,750	10,890	333,000	15,137	12,276	333,000
3	8,400.00	20,972	18,431	333,000	23,192	20,651	333,000
4	8,400.00	28,433	26,212	333,000	31,593	29,372	333,000
5	8,400.00	36,145	34,244	333,000	40,358	38,456	333,000
6	8,400.00	44,521	42,990	333,000	49,907	48,376	333,000
7	8,400.00	53,180	52,024	333,000	59,872	58,716	333,000
8	0.00	52,875	53,097	333,000	62,005	61,224	333,000
9	0.00	52,491	53,100	333,000	64,300	63,400	333,000
10	0.00	55,013	54,980	333,000	66,443	66,411	333,000
11	0.00	57,800.00	57,800.00	333,000	68,443	68,443	333,000
12	0.00	55,737	55,737	333,000	72,801	72,801	333,000
13	0.00	55,928	55,928	333,000	75,476	75,476	333,000
14	0.00	56,668	56,668	333,000	78,702	78,702	333,000
15	0.00	57,737	57,737	333,000	82,675	82,675	333,000
16	0.00	55,737	55,737	333,000	85,470	85,470	333,000
17	0.00	54,668	54,668	333,000	89,015	89,015	333,000
18	0.00	54,668	54,668	333,000	92,675	92,675	333,000

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
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SUBSTITUTE SHEET (RULE 26)

A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Benefit Amount
NaviTrak \$333,000
No Lapse Guarantee Rider

Age 45
Female
Preferred Non-smoker
State - WA

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%					*Current Values at 4.50%		
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 2,442.37	\$ 716	\$ 0	\$333,000	\$ 1,347	\$ 0	\$333,000
2	2,442.37	1,395	0	333,000	2,728	0	333,000
3	2,442.37	2,030	0	333,000	4,143	1,603	333,000
4	2,442.37	2,611	390	333,000	5,594	3,373	333,000
5	2,442.37	3,134	1,233	333,000	7,082	5,181	333,000
6	2,442.37	3,993	2,461	333,000	9,011	7,480	333,000
7	2,442.37	4,785	3,629	333,000	10,995	9,839	333,000
8	2,442.37	5,608	4,715	333,000	13,032	11,917	333,000
9	2,442.37	6,468	5,807	333,000	15,113	14,811	333,000
10	2,442.37	6,598	6,597	333,000	17,243	17,241	333,000
	2,442.37						
11	2,442.37	7,171	7,171	333,000	20,639	20,639	333,000
12	2,442.37	7,617	7,617	333,000	22,913	22,913	333,000
13	2,442.37	7,992	7,992	333,000	25,877	25,877	333,000
14	2,442.37	8,312	8,312	333,000	28,577	28,577	333,000
15	2,442.37	8,156	8,156	333,000	32,096	32,096	333,000
16	2,442.37	8,015	8,015	333,000	35,311	35,311	333,000

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. No Lapse Guarantee rider will guarantee the death benefit protection, regardless of cash surrender value, for the lifetime of the insured assuming the Monthly Premium Test is met.

Mana Loan Amortizer

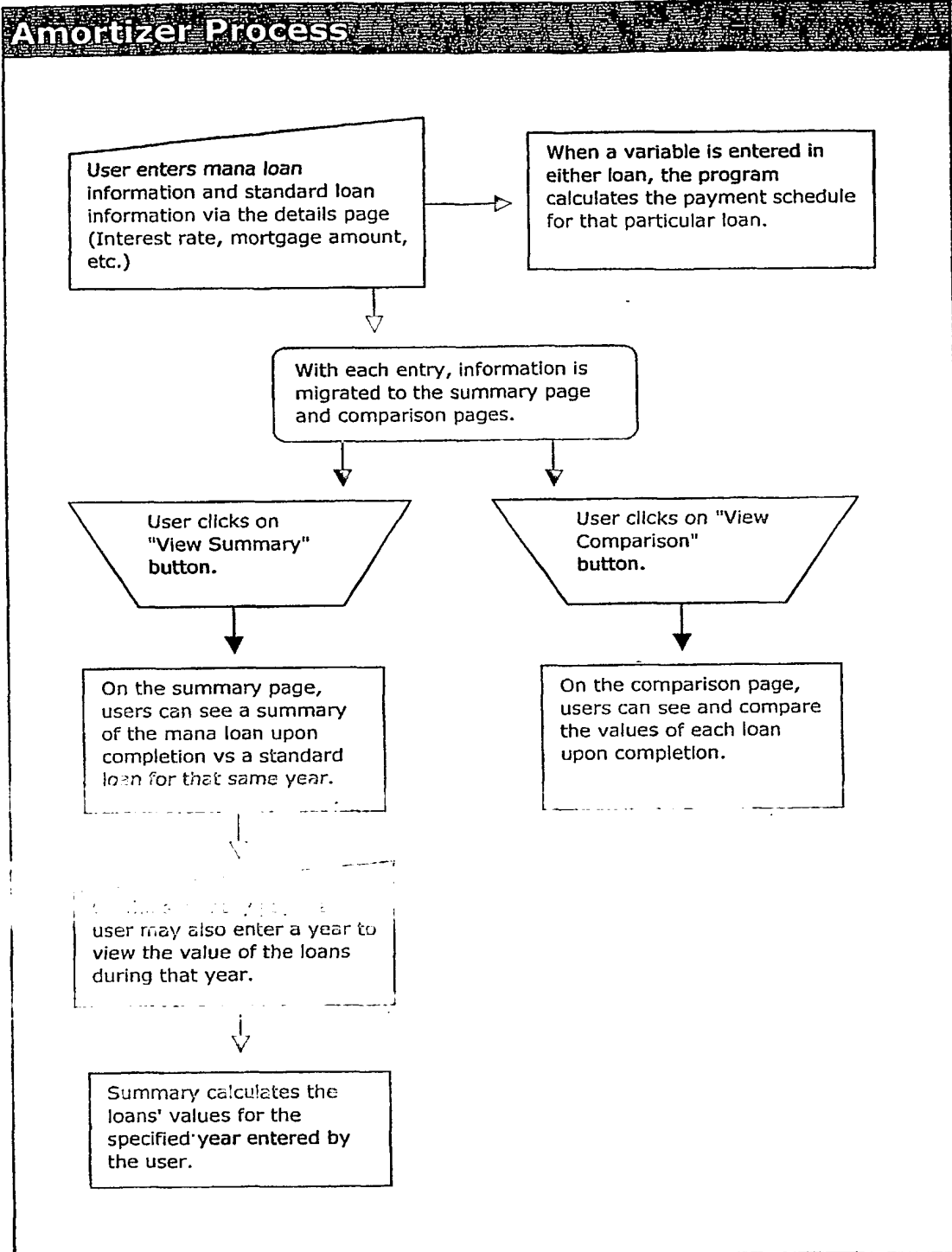
Product Framework and Description

The Mana Loan Amortizer program was developed to compare the Mana Loan system against standard loan products.

The program runs within the Microsoft Excel framework, and uses Microsoft Visual Basic to run the application's functions. Microsoft Excel and Microsoft Visual Basic are simply the tools that are used in developing the software. The software itself is a product that was designed for Mana LLC, who holds the copyright and distribution rights.

The product was developed to accommodate for various loan variables such as the term of the loan, Interest rate, payment frequency, etc.

The program includes a detailed payment page, a summary page and a comparison page, with each page containing information about both the results of the Mana Loan and a standard loan.



Instructions on using the Mana Amortizer:

1. You may have to if needed unprotect the worksheet. On the Menu bar go to-Tools, protection, unprotect.
2. You may also have to if needed unfreeze the panes. On the Menu bar go to-Window, unfreeze panes.

Borrowers Information Box:

1. Click on the "State" cell and a drop down menu will appear.

Mana Borrower Details and Calculations:

1. "Interest Rate" needs to be manually inserted.
2. "Term" click on the cell and a drop down menu will appear.
3. "Method of Payment" click on cell.
4. "Extra Payment every 14 Days" this will reduce the principle in addition to the amortization.
5. "Loan Date" needs to be manually inserted and accordingly the payment date will automatically calculate.
6. "Annuity % of Home" Use a percentage of the sales price of home.
7. "Other Annuity" Use a dollar amount for the annuity instead of a % amount.

Standard Borrower Details and Calculations:

1. "Interest Rate" Insert Manually.
2. "Method of Payments" Drop down menu.
3. "Monthly Mortgage Ins." Insert Manually.
4. "Monthly Policy Payment" Insert Manually.
5. "% Down Payment" Insert Manually.
6. "Cash Down Payment" Manually insert a dollar amount instead of a % amount.

Amortization Summary Page:

This page will allow you to compare the Mana and Standard Loans when the Mana loan is converted to a Standard Loan. You will be able to see the Mana Policy's "Cash Surrender Value" corresponding with the year of maturity.

The "During the Year You Specify For" (right side) will allow you to view any given year the cost that the borrower has incurred for the policy's "Cash Surrender Value" of the same year. You must manually insert the "Cash Surrender Value" of the year you have chosen in order to finish the comparison. (Note: If you should make a change on the detail page this will automatically clear the year and cash surrender cells.) Hit save when you don't want the boxes to clear.

Compare the Mana Loan Page:

This page automatically compares all the inputs from the "Details and Summary" pages.

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